



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/973,626	01/10/2002	John David Taylor		8986
7590	08/25/2008		EXAMINER	
John D. Taylor Steve K. Taylor Taylor Corp: Pre-Paid Cash Cards Unlimited 2204 Stephens St. Vernon, TX 76384			LABAZE, EDWYN	
			ART UNIT	PAPER NUMBER
			2887	
			MAIL DATE	DELIVERY MODE
			08/25/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/973,626	TAYLOR ET AL.	
	Examiner	Art Unit	
	EDWYN LABAZE	2887	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 6/2/2008.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 6-10, 12 and 13 is/are pending in the application.
 4a) Of the above claim(s) 7 and 8 is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 6, 9, 10, 12 and 13 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____.	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

1. Receipt is acknowledged of petition filed on 03/17/2008 to revive the abandonment mailed on 08/09/2005. The petition was granted on 06/20/2008.
2. Claims 1-5 and 11 are canceled; 7-8 are withdrawn {herein not examined and considered as canceled}; and 6, 9-10, and 12-13 are presented for examination.

Claim Objections

3. Claims 6, 9, 10, 12-13 are objected to because of the following informalities:

Re claims 6, 9, 10, and 12-13 (see page 3): The term “Allowable subject matter” in the claimed limitation is improper and should be deleted. The applicant is respectfully to amend the claimed limitations.

Re claim 6: There is no antecedent for the limitations “said cash card”. The applicant is respectfully requested to substitute “said cash card” with “cash cards”.

Re claim 9-10: The claims depend on canceled claims 1 and 4, therefore said claims are improper. Furthermore, claim 10 is not a complete claim, because the claim ends with the limitation “and”.

The applicant is invited to contact the examiner for further help in presenting the claimed limitation as to render the claims in condition for allowance.

Appropriate correction is required.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 6, 10, and 12-13 are rejected under 35 U.S.C. 102(e) as being broadly anticipated by Risafi et al. (U.S. 6,999,569).

Re claims 6, 12-13: Risafi et al. discloses {hereinafter referred as “Risafi”} discloses a system and method and method for using a prepaid card, which includes means of presenting a cash card for payment (col.4, lines 20-57; col.7, lines 8-65; col.10, lines 40-67).

Re claim 10: Risafi teaches a system and method, further comprises a magnetic strip 320 (as shown in fig.# 3b; col.11, lines 27-50).

Examiners Remarks

Re claims 9 and 13: The lack of an art rejection with this Office action is not an indication of allowable subject matter. The disclosure/claimed language is such that it is impractical to conduct a reasonable search of the prior art by the examiner.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Knox et al. (U.S. 6,659,259) teaches multiple denomination currency receiving and prepaid card dispensing method and apparatus.

Epstein (US 2003/0004828) teaches prepaid card authorization and security system.

Fite et al. (US 2001/0042784) teaches pre-paid card system for purchasing products or services.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to EDWYN LABAZE whose telephone number is (571)272-2395.

The examiner can normally be reached on 7:30 AM - 4:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steve Paik can be reached on (571) 272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/EDWYN LABAZE/
Primary Examiner, Art Unit 2887
August 25, 2008